

CIN: L74999MH1994PLC077041

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Extract of Statement of Standalone Financial Results for the Quarter and Nine Months Ended December 31, 2022

(₹ In Crores)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total income from operations	954.69	1,140.55	1,001.57	4,092.59	2,561.72	3,642.74
Net Profit / (Loss) for the period (before Tax, Exceptional)	111.99	232.84	284.26	728.94	622.88	818.08
Net Profit / (Loss) for the period before tax (after Exceptional)	111.99	232.84	284.26	848.94	622.88	818.08
Net Profit / (Loss) for the period after tax (after Exceptional)	79.09	156.07	191.21	579.38	412.97	569.82
Total Comprehensive Income for the period [Comprising Profit* (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	922.49	570.96	130.01	796.50	1,631.83	2,260.92
Paid up Equity Share Capital (net of treasury shares)	1,640.70	1,640.06	1,639.61	1,640.70	1,639.61	1,639.67
Reserves (excluding Revaluation Reserve) as on 31st March						11,848.04
Net worth	13,452.81	12,525.02	12,339.95	13,452.81	12,339.95	12,971.59
Securites Premium	2,400.29	2,397.59	2,397.59	2,400.29	2,397.59	2,397.59
Paid up Debt capital / Outstanding Debt	2,938.16	2,451.77	1,215.37	2,938.16	1,215.37	1,271.68
Earning Per Share (₹ 10 each) (not annualised):						
Basic EPS (₹)	0.48	0.95	1.16	3.53	2.51	3.47
Diluted EPS (₹)	0.48	0.95	1.16	3.52	2.51	3.46
Debenture Redemption Reserve (₹ crore)		50.00	50.00		50.00	50.00
Debt Service Coverage Ratio (in times)	0.93	8.96	5.78	3.40	4.50	4.59
Interest Service Coverage Ratio (in times)	6.53	11.61	18.30	12.61	12.77	13.76
Debt Equity Ratio (in times)	0.21	0.19	0.09	0.21	0.09	0.09

Extract of Statement of Consolidated Financial Results for the Quarter and Nine Months Ended December 31, 2022

(₹ in Crores)

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31.12.2022	30.09.2022	31.12.2021	31.12.2022	31.12.2021	31.03.2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total Income from Operations	2,248.09	2,387.48	1,905.16	7,661.84	5,726.47	8,167.15
Net Profit / (Loss) for the period (before Tax, Exceptional)	234.73	604.68	407.49	1,472.19	1,269.29	2,238.27
Net Profit / (Loss) for the period before tax (after Exceptional)	234.73	604.68	407.49	1,592.19	1,269.29	2,238.27
Net Profit / (Loss) for the period after tax (after Exceptional)	186.74	456.57	320.82	1,198.09	866.04	1,743.48
Total Comprehensive Income for the period [Comprising Profit* (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	741.22	943.14	283.74	1,230.15	1,979.60	3,316.39
Paid up Equity Share Capital (net of treasury shares)	1,640.70	1,640.06	1,639.61	1,640.70	1,639.61	1,639.67
Reserves (excluding Revaluation Reserve) as on 31st March						15,775.23
Earning Per Share (₹ 10 each) (not annualised):						
Basic EPS (₹)	1.09	2.85	1.95	7.35	5.27	10.52
Diluted EPS (₹)	1.09	2.84	1.94	7.33	5.26	10.50

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results alongwith other items referred in Regulation 52(4) and Regulation 54 of the SEBI (LODR) Regulations, 2015 are available on www.jswin, www.bseindia.com.

For and on behalf of the Board of Directors

Prashant Jain Jt. Managing Director & CEO [DIN: 01281621]

Place: Mumbai Date : January 20, 2023